

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: WILLIAM J. KEISTER	§	Case No. 08-72856
NADINE H. KEISTER	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2008.
- 2) The plan was confirmed on 01/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/18/2009, 12/18/2009, 01/22/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2009, 08/12/2009, 03/10/2010, 07/09/2010.
- 5) The case was dismissed on 06/28/2011.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,600.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 17,680.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 17,680.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,192.73	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,692.73</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTY BERNARD NATALE	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
CHASE MANHATTAN MORTGAGE	Sec	0.00	100.00	100.00	100.00	0.00
ILLINOIS DEPARTMENT OF	Pri	11,131.25	11,131.25	0.00	0.00	0.00
ILLINOIS DEPARTMENT OF	Uns	0.01	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	5,000.00	3,846.09	3,846.09	3,846.09	0.00
ILLINOIS DEPARTMENT OF	Uns	0.01	666.74	666.74	43.05	0.00
INTERNAL REVENUE SERVICE	Pri	5,861.35	1,277.20	1,277.20	1,277.20	0.00
INTERNAL REVENUE SERVICE	Uns	0.01	258.65	258.65	16.71	0.00
INTERNAL REVENUE SERVICE	Pri	8,007.40	8,007.40	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.01	NA	NA	0.00	0.00
ATTORNEY ANTHONY COON	Uns	4,000.00	NA	NA	0.00	0.00
BOA	Uns	492.00	NA	NA	0.00	0.00
BUSINESS MENS COLLECTION	Uns	1,448.99	NA	NA	0.00	0.00
C2C RESOURCES	Uns	2,038.79	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	904.42	904.42	904.42	58.41	0.00
COMMONWEALTH EDISON	Uns	3,367.30	NA	NA	0.00	0.00
CONSECO FINANCIAL	Uns	5,734.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Uns	200.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEININGER FLORAL	Uns	327.07	NA	NA	0.00	0.00
DIRECTV, INC.	Uns	154.36	NA	NA	0.00	0.00
FERRELLGAS	Uns	1,296.41	1,433.20	1,433.20	92.55	0.00
FIFTH / THIRD BANK / RAB	Uns	7,000.00	NA	NA	0.00	0.00
FREPORT PEST CONTROL	Uns	105.05	NA	NA	0.00	0.00
FREPORT WATER & SEWER	Uns	338.88	NA	NA	0.00	0.00
GROVES TAX	Uns	700.00	NA	NA	0.00	0.00
INSIGHT COMMUNICATIONS	Uns	166.00	NA	NA	0.00	0.00
JANICKE LANDSCAPING	Uns	125.00	NA	NA	0.00	0.00
KCA FINANCIAL	Uns	700.00	NA	NA	0.00	0.00
KENT BANK	Uns	15,000.00	5,800.25	5,800.25	374.58	0.00
MONROE CLINIC	Uns	3,400.00	NA	NA	0.00	0.00
MR. DS LANDSCAPING	Uns	559.00	NA	NA	0.00	0.00
NEW MILLENIUM DIRECTORIES,	Uns	350.00	NA	NA	0.00	0.00
NICOR GAS	Uns	2,211.41	NA	NA	0.00	0.00
NOVA INFORMATION SYSTEMS	Uns	142.46	NA	NA	0.00	0.00
PENN CREDIT CORPORATION	Uns	675.00	NA	NA	0.00	0.00
PENTAGROUP FINANCIAL, LLC	Uns	504.69	NA	NA	0.00	0.00
PEPSI OF ROCKFORD	Uns	1,819.01	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	700.00	560.15	560.15	36.18	0.00
PRO CONSULTING SERVICES, INC.	Uns	1,424.87	NA	NA	0.00	0.00
ROBERT COOK	Uns	45,890.00	48,619.30	48,619.30	3,139.85	0.00
ROCKFORD MERCANTILE	Uns	243.00	NA	NA	0.00	0.00
RPM	Uns	278.19	NA	NA	0.00	0.00
SHOPPING NEWS	Uns	388.54	NA	NA	0.00	0.00
SNOW HUNTER WHITON &	Uns	7,000.00	6,823.63	6,823.63	440.67	0.00
TB&B ACCOUNTING & TAX	Uns	345.46	NA	NA	0.00	0.00
TB&B ACCOUNTING & TAX	Uns	2,203.14	3,264.47	3,264.47	210.82	0.00
TB&B ACCOUNTING & TAX	Uns	622.51	NA	NA	0.00	0.00
TELECOM DIRECTORIES	Uns	187.00	NA	NA	0.00	0.00
US BANK - UNITED RECOVERY	Uns	12,190.52	NA	NA	0.00	0.00
AFNI/VERIZON	Uns	278.19	278.19	278.19	17.96	0.00
YELLOW PAGES	Uns	462.00	NA	NA	0.00	0.00
BILL KEISTER CONSTRUCTION	Uns	0.00	NA	NA	0.00	0.00
ATTORNEY PHILIP JACKMAN	Uns	0.00	1,241.95	1,241.95	80.20	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
KENT BANK	Sec	1,000.00	1,000.00	1,000.00	1,000.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	411.15	411.15	26.56	0.00
JOSELENE BLOOM	Uns	0.00	27,455.00	27,455.00	1,773.05	0.00
ILLINOIS DEPARTMENT OF	Pri	0.00	450.35	450.35	450.35	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	47.04	47.04	3.04	0.00
ROBERT COOK	Uns	0.00	45,890.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,100.00	\$ 1,100.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 1,100.00	\$ 1,100.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,573.64	\$ 5,573.64	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 5,573.64	\$ 5,573.64	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 97,764.14	\$ 6,313.63	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,692.73	
Disbursements to Creditors	\$ 12,987.27	
<b>TOTAL DISBURSEMENTS:</b>		\$ 17,680.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/20/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.